

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Megan P. Thomas  
Debtor

Case No. 15-00825-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: AutoDocke  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 27

Date Rcvd: Apr 24, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 26, 2020.

db +Megan P. Thomas, 533 S High Street, Hanover, PA 17331-3922  
intp +Christopher Spagnola, c/o CGA Law Firm, Attn: Haley Rohrbach, 135 N. George Street,  
York, PA 17401-1132  
intp +Natalie Spagnola, c/o CGA Law Firm, Attn: Haley Rohrbach, 135 N. George Street,  
York, PA 17401-1132  
br +Samuel Stein, Howard Hanna Real Estate, 908 S. George Street, York, PA 17403-3757  
cr +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386  
4612624 EUGENE E. PEPINSKY, JR., 417 WALNUT STREET, 4TH FLOOR, P.O. BOX 11963,  
HARRISBURG, PA 17108-1963  
4612628 +LAWRENCE YOUNG, 135 N GRORGE ST, YORK, PA 17401-1132  
4648106 MANUFACTURERS AND TRADERS TRUST COMPANY, EUGENE E PEPINSKY JR ESQ.,  
KEEFER WOOD ALLEN & RAHAL LLP, PO BOX 11963, HARRISBURG, PA 17108-1963  
4612634 +SECRETARY OF THE TREASURY, 15TH AND PENN AVENUES NW, WASHINGTON, DC 20220-0001  
4612635 +STEVEN GOULD, ESQUIRE, OFFICE OF ATTORNEY GENERAL, FINANCIAL ENFORCEMENT SECTION,  
HARRISBURG, PA 17120-0001  
5042543 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,  
Highlands Ranch, Colorado 80129-2386  
5042544 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,  
Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC,  
8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386  
4612636 +UNITED STATES ATTORNEY, HARRISBURG FEDERAL BUILDING, 228 WALNUT STREET, SUITE 220,  
HARRISBURG, PA 17101-1738  
4612637 US DEPT OF JUSTICE, 950 PENNSYLVANIA AVE NW, WASHINGTON, DC 20530-0001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4612623 EDI: BANKAMER.COM Apr 24 2020 23:34:00 BANK OF AMERICA, P.O. BOX 982238,  
EL PASO, TX 79998  
4649835 EDI: BL-BECKET.COM Apr 24 2020 23:34:00 Capital One NA, c/o Becket and Lee LLP,  
POB 3001, Malvern PA 19355-0701  
4612625 +E-mail/Text: bankruptcy@huntington.com Apr 24 2020 19:36:38 HUNTINGTON NATIONAL BANK,  
P.O. BOX 1558, DEPT EAW25, COLUMBUS, OH 43216-1558  
4613897 +E-mail/Text: bankruptcy@huntington.com Apr 24 2020 19:36:38 Huntington National Bank,  
P O Box 89424, Cleveland OH 44101-6424  
4612626 EDI: IRS.COM Apr 24 2020 23:34:00 INTERNAL REVENUE SERVICE, PO BOX 7346,  
PHILADELPHIA, PA 19101-7346  
4612627 +E-mail/Text: bncnotices@becket-lee.com Apr 24 2020 19:36:33 KOHLS/CAPONE, PO BOX 3115,  
MILWAUKEE, WI 53201-3115  
4612631 E-mail/Text: camanagement@mtb.com Apr 24 2020 19:36:35 M & T BANK, 1 FOUNTAIN PLAZA,  
FLOOR 4, BUFFALO, NY 14203  
4612632 E-mail/Text: camanagement@mtb.com Apr 24 2020 19:36:35 M & T BANK, PO BOX 900,  
MILLSBORO, DE 19966  
4632914 E-mail/Text: camanagement@mtb.com Apr 24 2020 19:36:35 M&T BANK, PO BOX 1288,  
Buffalo, NY 14240  
4612633 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 24 2020 19:36:38 PA DEPARTMENT OF REVENUE,  
DEPARTMENT 280946, ATTN BANKRUPTCY DIVISION, HARRISBURG, PA 17128-0946  
4617809 EDI: RECOVERYCORP.COM Apr 24 2020 23:33:00 Recovery Management Systems Corporation,  
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
4612638 +EDI: WFFC.COM Apr 24 2020 23:33:00 WELLS FARGO HOME MORTGAGE, P.O. BOX 10335,  
DES MOINES, IA 50306-0335  
4661186 +EDI: WFFC.COM Apr 24 2020 23:33:00 Wells Fargo Bank, N.A.,  
Attention: Bankruptcy Department, MAC # D3347-014, 3476 Stateview Boulevard,  
Fort Mill, SC 29715-7203

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

4612629 ##+LOWELL K. THOMAS, II., 3414 TRONE ROAD, GLENNVILLE, PA 17329-9237  
4612630 ##+LOWELL THOMAS, 3414 TRONE ROAD, GLENNVILLE, PA 17329-9237

TOTALS: 0, \* 0, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 26, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 24, 2020 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecef@pamd13trustee.com  
Elizabeth Haley Rohrbaugh on behalf of Interested Party Natalie Spagnola hrohrbaugh@cgalaw.com,  
kbrayboy@cgalaw.com,rminello@cgalaw.com,tlocondro@cgalaw.com,jrosenau@cgalaw.com  
Elizabeth Haley Rohrbaugh on behalf of Interested Party Christopher Spagnola  
hrohrbaugh@cgalaw.com, kbrayboy@cgalaw.com,rminello@cgalaw.com,tlocondro@cgalaw.com,  
jrosenau@cgalaw.com  
George Andrew Michak on behalf of Interested Party Natalie Spagnola gam@michakteeter.com,  
rls@michakteeter.com  
George Andrew Michak on behalf of Interested Party Christopher Spagnola gam@michakteeter.com,  
rls@michakteeter.com  
James Warmbrodt on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com  
Jerome B Blank on behalf of Creditor Wells Fargo Bank, NA pamb@fedphe.com  
Johanna Hill Rehkamp on behalf of Debtor 1 Megan P. Thomas jhr@cclawpc.com,  
jlaughman@cclawpc.com;jbartley@cclawpc.com  
John F Goryl on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com  
Joshua I Goldman on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Recovery Management Systems Corporation claims@recoverycorp.com  
Robert E Chernicoff on behalf of Plaintiff Megan P. Thomas rec@cclawpc.com,  
jbartley@cclawpc.com;jlaughman@cclawpc.com;jhr@cclawpc.com  
Robert E Chernicoff on behalf of Debtor 1 Megan P. Thomas rec@cclawpc.com,  
jbartley@cclawpc.com;jlaughman@cclawpc.com;jhr@cclawpc.com  
Sean Patrick Quinlan on behalf of Defendant Lowell K Thomas, II spqesq@hotmail.com,  
lesliebrown.paralegal@gmail.com  
Thomas I Puleo on behalf of Creditor M&T BANK tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com  
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 16

**Information to identify the case:**

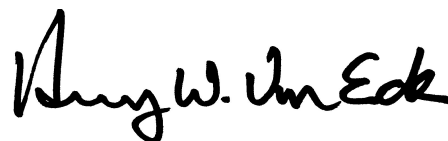
Debtor 1	<u>Megan P. Thomas</u>	Social Security number or ITIN	xxx-xx-8398
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Middle District of Pennsylvania			
Case number: 1:15-bk-00825-HWV			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Megan P. Thomas

4/24/20**By the court:**

Honorable Henry W. Van Eck  
Chief Bankruptcy Judge  
By: LyndseyPrice, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**